Case: 15-12497 Doc: 1 Filed: 07/01/15 Page: 1 of 34

B1 (Official Form 1) (04/13)

United States Bankruptcy Court Western District of Oklahoma					Vol	untary Petition			
Name of Debtor (if individual, enter Last, First, Mid Flynt, John	dle):		Name of Joint Debtor (Spouse) (Last, First, Middle):						
All Other Names used by the Debtor in the last 8 yes (include married, maiden, and trade names):	ars		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):			years			
Last four digits of Soc. Sec. or Individual-Taxpayer (if more than one, state all): 8556	I.D. (ITIN) /Co	mplete EIN	Last four of				axpayer I.I	D. (ITIN) /Complete EIN	
Street Address of Debtor (No. & Street, City, State of 805 Samantha Lane Moore, OK	& Zip Code):		Street Add	ress of Jo	oint Deb	tor (No. & Stree	et, City, Sta	tte & Zip Code):	
WOOTE, OK	ZIPCODE 7 ;	3160						ZIPCODE	
County of Residence or of the Principal Place of Bus			County of	Residenc	e or of t	he Principal Pla	ce of Busin	ness:	
Mailing Address of Debtor (if different from street a	ddress)		Mailing A	ddress of	Joint De	ebtor (if differen	it from stre	et address):	
	ZIPCODE							ZIPCODE	
Location of Principal Assets of Business Debtor (if	different from s	treet address	above):						
								ZIPCODE	
Type of Debtor (Form of Organization)			f Business one box.)					Code Under Which (Check one box.)	
(Check one box.) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Single A U.S.C. Railroad Stockbr	§ 101(51B) I oker dity Broker	State as defined in 11 Chapter 9 Record Chapter 11 Mai Chapter 12 Chapter 13 Record Non				apter 15 Petition for cognition of a Foreign in Proceeding apter 15 Petition for cognition of a Foreign amain Proceeding		
	Other						(Check one		
Chapter 15 Debtor Country of debtor's center of main interests:		Tov-Evo	npt Entity			ebts are primaril		r Debts are primarily business debts.	
Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Debtor i	Check box, s a tax-exen	if applicable.) upt organization ad States Code (t		§ 1 ind per	01(8) as "incurr lividual primaril rsonal, family, o d purpose."	rred by an rily for a		
Filing Fee (Check one box)					-	pter 11 Debtors	3		
✓ Full Filing Fee attached ☐ Filing Fee to be paid in installments (Applicable t	o individuals		ne box: or is a small busi or is not a small b						
only). Must attach signed application for the cour consideration certifying that the debtor is unable t except in installments. Rule 1006(b). See Official	t's o pay fee	I 🗀		_	-			o insiders or affiliates) are less years thereafter).	
Filing Fee waiver requested (Applicable to chapte only). Must attach signed application for the cour consideration. See Official Form 3B.		A plan	ck all applicable boxes: a plan is being filed with this petition acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).				re classes of creditors, in		
	nates that funds will be available for distribution to unsecured creditors. COURT USE ONLY and the start funds will be available for distribution to unsecured creditors. COURT USE ONLY								
Estimated Number of Creditors		01- 000	10,001- 25,000	,001- 25,001- 50,001-			Over 100,000		
			\$50,000,001 to \$100,000,001 \$500,000,001 More than to \$500 million to \$1 billion \$1 billion						
Estimated Liabilities So to \$50,001 to \$100,001 to \$500,001 to \$1,0000 \$1,000									

Filed: 07/01/15 Case: 15-12497 Doc: 1 Page: 2 of 34 B1 (Official Form 1) (04/13) Page 2 Name of Debtor(s): Voluntary Petition Flynt, John (This page must be completed and filed in every case) All Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: None Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: None District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to whose debts are primarily consumer debts.) Section 13 or 15(d) of the Securities Exchange Act of 1934 and is I, the attorney for the petitioner named in the foregoing petition, declare requesting relief under chapter 11.) that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have Exhibit A is attached and made a part of this petition. explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b). X /s/ Ryan P. DeArman 7/01/15 Signature of Attorney for Debtor(s) Date Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health Yes, and Exhibit C is attached and made a part of this petition. **▼** No Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached a made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box.)

- Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes.)

Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)
(Name of landlord that obtained judgment)

(Address of landlord)

- Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Date

	Filed: 07/01/15 Page: 3 of 34				
Voluntary Petition (This page must be completed and filed in every case)	Page Name of Debtor(s): Flynt, John				
	natures				
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative				
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.				
X /s/ John Flynt Signature of Debtor X Signature of Joint Debtor Telephone Number (If not represented by attorney) July 1, 2015 Date	Signature of Foreign Representative Printed Name of Foreign Representative Date				
Signature of Attorney* X /s/Ryan P. DeArman Signature of Attorney for Debtor(s) Ryan P. DeArman 18691 Ryan P. DeArman, P.L.L.C. 2434 N. Janeway, Suite A Moore, OK 73160 (405) 501-7640 Fax: (405) 445-3023 rdearman@cox.net	Signature of Non-Attorney Petition Preparer I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the				
July 1, 2015 Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this	bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address X				
petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Signature of Authorized Individual	Signature Date Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above. Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional sheets				
Printed Name of Authorized Individual Title of Authorized Individual	conforming to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.				

Case: 15-12497	Doc: 1	Filed: 07/01/15	Page: 4 of 3
B6 Summary (Official Form 6 - Summary) (12/14)			•

United States Bankruptcy Court Western District of Oklahoma

IN RE:		Case No.
Flynt, John		Chapter 7
	Debtor(s)	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 250,000.00		
B - Personal Property	Yes	3	\$ 6,620.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 244,921.32	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$ 46,077.46	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$ 6,166.10
J - Current Expenditures of Individual Debtor(s)	Yes	4			\$ 6,583.45
	TOTAL	17	\$ 256,620.00	\$ 290,998.78	

Case: 15-12497 Doc: 1 Filed: 07/01/15 Page: 5 of 34 B 6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court Western District of Oklahoma

IN RE:		Case No.
Flynt, John		Chapter 7
	Debtor(s)	1

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 12)	\$ 6,166.10
Average Expenses (from Schedule J, Line 22)	\$ 6,583.45
Current Monthly Income (from Form 22A-1 Line 11; OR , Form 22B Line 14; OR , Form 22C-1 Line 14)	\$ 5,111.18

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 46,077.46
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 46,077.46

B6A (Official Form 6A) (12/07)
IN RE Flynt, John

Doc: 1

Debtor(s)

Case: 15-12497

Filed: 07/01/15

Page: 6 of 34

Case No.

SCHEDULE A -	REAL	PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Debtor's homestead located at 805 Samantha Lane, Norman, OK 73160, more particularly described as:	Fee Simple	Н	250,000.00	244,921.32
Lot 10 in Block 8 of Rock Creek 5 Addition to Norman, Cleveland County, Oklahoma				

TOTAL

250,000.00

(Report also on Summary of Schedules)

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	Case: 15-12497	Doc: 1	Filed: 07/01/15	Page: 7 of 34
B6B (Official Form 6B) (12/07)				•

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

			, , , , , , , , , , , , , , , , , , , ,		
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	X			
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Bank of Oklahoma Savings Account		20.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Household goods and furnishings		5,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Clothing		200.00
7.	Furs and jewelry.	Х			
8.	Firearms and sports, photographic, and other hobby equipment.	Х			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		MetLife life insurance policy		1,400.00
10.	Annuities. Itemize and name each issue.	Х			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			

Filed: 07/01/15 Page: 8 of 34

(If known)

IN RE Flynt, John

_____ Case No. __ Debtor(s)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			

Doc: 1

Filed: 07/01/15

Page: 9 of 34

IN RE Flynt, John

Debtor(s)

_ Case No. __

(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
35. Other personal property of any kind not already listed. Itemize.	Х			
not aneady issed. Itemize.				
		то	TAL	6,620.00

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Case: 15-12497 Doc: 1 Filed: 07/01/15 Page: 10 of 34

B6C (Official Form 6C) (04/13)

IN RE Flynt, John Case No. ____

Debtor(s)

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

Check if debtor claims a homestead exemption that exceeds \$155,675. *

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY			
Debtor's homestead located at 805 Samantha Lane, Norman, OK 73160, more particularly described as:	31 Okla. St. § 1(A)(1), 31 Okla. St. § 2	5,000.00	250,000.00
ot 10 in Block 8 of Rock Creek 5 Addition o Norman, Cleveland County, Oklahoma			
SCHEDULE B - PERSONAL PROPERTY			
Bank of Oklahoma Savings Account	31 Okla. St. § 1(A)(18)	15.00	20.00
lousehold goods and furnishings	31 Okla. St. § 1(A)(3)	5,000.00	5,000.00
Clothing	31 Okla. St. § 1(A)(7)	200.00	200.00

st Amount subject to adjustment on 4/1/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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Case: 15-12497 Doc: 1 Filed: 07/01/15 Page: 11 of 34

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.			mortgage on debtor's homestead	T			244,921.32	
Bank of Oklahoma P.O. Box 35688 Tulsa, OK 74153			VALUE \$ 250,000,00					
ACCOUNT NO.	+		VALUE \$ 250,000.00	\vdash	\vdash			
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ACCOUNT NO.			VALUE \$					
0 continuation sheets attached			(Total of th	is p		?)	\$ 244,921.32	\$
			(Use only on la		Tota	e)	\$ 244,921.32 (Report also on Suppose of	\$ (If applicable, report

(Report also or Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.) © 1993-2013 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

0 continuation sheets attached

Case: 15-12497 Doc: 1 Filed: 07/01/15 Page: 12 of 34 B6E (Official Form 6E) (04/13)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Statis	tical Summary of Certain Liabilities and Related Data.
listed	port the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on tatistical Summary of Certain Liabilities and Related Data.
▼ C	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
1	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
_ (Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
i i	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
<u> </u>	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
_ (Deposits by individuals Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
_	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
_ (Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
_ (Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
7	* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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Case: 15-12497 Doc: 1 Filed: 07/01/15 Page: 13 of 34 B6F (Official Form 6F) (12/07)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			unsecured credit card debt		П	П	
Bank Of Oklahoma Cardmember Service P.O. Box 790408 St. Louis, MO 63179							12,550.96
ACCOUNT NO.			unsecured credit card debt		П	П	
Chase Bank P.O. Box 15298 Wilmington, DE 19850							4,745.19
ACCOUNT NO.			unsecured credit card debt		П	П	1,7 10110
Citibank P.O. Box 6497 Sioux Falls, SD 57117							2,568.32
ACCOUNT NO.			unsecured debt		П	П	·
Country Leisure, Inc. 3001 N. Service Road Moore, OK 73160							7,500.00
					tota		·
1 continuation sheets attached			(Total of th	-	-	` †	\$ 27,364.47
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Related	als atis	tica	n al	\$

Doc: 1

Filed: 07/01/15

Page: 14 of 34

IN RE Flynt, John

Debtor(s)

Case No. (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			unsecured medical debt	H		Ħ	
Diagnostic Lab Of Oklahoma 1001 Cornwell Parkway Oklahoma City, OK 73108							F2 62
ACCOUNT NO.			unsecured credit card debt	Н		\dashv	52.62
Dillards/Synchrony Bank P.O. Box 960012 Orlando, FL 32896							1,328.27
ACCOUNT NO.			judgment obtained in Cleveland County Court	Н		H	1,320.27
Discover Bank C/O Stephen L. Bruce & Assoc. P.O. Box 808 Edmond, OK 73083							14,499.32
ACCOUNT NO.			unsecured medical debt	П			,
EMSA 1111 Classen Dr. Oklahoma City, OK 73013							4 420 00
ACCOUNT NO.			unsecured medical debt	H			1,420.00
St. Anthony Hospital 1000 N. Lee Oklahoma City, OK 73102							
ACCOUNT NO.			unsecured debt	Н		\dashv	1,077.00
Yellow Pages Attn: Payment Center P.O. Box 601141 Pasadena, CA 91189							
ACCOUNT NO.	┢			H			335.78
Sheet no. <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	Sub iis p			\$ 18,712.99
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Sc Summary of Certain Liabilities and Relate	T t als tatis	Tota o o tica	al n	\$ 46,077.46

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Filed: 07/01/15 Case: 15-12497 Doc: 1 Page: 15 of 34

B6G (Official Form 6G) (12/07)

IN RE Flynt, John Case No. Debtor(s) (If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in ntract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each ase or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, ch as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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Case: 15-12497 Doc: 1 Filed: 07/01/15 Page: 16 of 34 B6H (Official Form 6H) (12/07) IN RE Flynt, John Case No. _ Debtor(s) (If known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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	Case: 15-12497	Doc: 1 Filed: 07	/01/15 Page: 17 of 34	
Fill in this information t	to identify your case:			
Debtor 1 John Flys First Name Debtor 2	Middle Name	Last Name	_	
(Spouse, if filing) First Name	Middle Name	Last Name	-	
United States Bankruptcy C	ourt for the: Western District of Okl	ahoma		
Case number			Check if this is:	
(1.11.0111)			An amended filing	
			A supplement showing post-pet chapter 13 income as of the foll	
Official Form 6			MM / DD / YYYY	g
Schedule I	_ : Your Incom	е		12/13
supplying correct inform If you are separated and	nation. If you are married and your spouse is not filing wit	I not filing jointly, and your s h you, do not include inform	r (Debtor 1 and Debtor 2), both are equally resp spouse is living with you, include information ab ation about your spouse. If more space is need and case number (if known). Answer every ques	bout your spouse. led, attach a
Part 1: Describe	Employment			
Fill in your employment information.	ent	Debtor 1	Debtor 2 or non-filing	Jspouse
If you have more than attach a separate page information about additionable employers.	e with	us Employed Not employed	✓ Employed☐ Not employed	
Include part-time, seas self-employed work.	sonal, or Occupation	Service Tech	Scheduler	

self-employed work.		Service Tech		Scheduler	
Occupation may Include student or homemaker, if it applies.	Occupation	Service recii		<u> </u>	
	Employer's name	Country Leis	ure, Inc.	Nova Properties	3
	Employer's address	3001 N. Service Number Street		406 NW 12th Stree Number Street	eet, Suite 16-613
		Moore, OK 73	3160-0000 State ZIP Code	Oklahoma City, C	DK 73103-0000 State ZIP Code
	How long employed the	ere? 6 months	-	2 months	
Part 2: Give Details About	t Monthly Income				
Estimate monthly income as of spouse unless you are separated If you or your non-filing spouse habelow. If you need more space, a	l. ave more than one employ	er, combine the info			
			For Debtor	1 For Debtor 2 or non-filing spouse	
List monthly gross wages, sal- deductions). If not paid monthly,	•		^{2.} \$ 5,180.1 2	2\$2,366.00	1
3. Estimate and list monthly over	rtime pay.		3. + \$ 0.00	+ \$0.00	-
4 Calculate gross income Add li	ine 2 ± line 3		4 \$ 5 180 12	\$ 2366.00	

Page: 18 of 34

Debtor 1

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John Flynt
First Name Middle Name Last Name

Case number (if known)_

		For	Debtor 1		Debtor 2 or filing spouse			
Copy line 4 here	4.	\$	5,180.12	\$_	2,366.00			
5. List all payroll deductions:								
5a. Tax, Medicare, and Social Security deductions	5a.	\$	1,009.84	\$_	344.57			
5b. Mandatory contributions for retirement plans	5b.	\$	0.00	\$_	0.00			
5c. Voluntary contributions for retirement plans	5c.	\$	0.00	\$_	0.00			
5d. Required repayments of retirement fund loans	5d.	\$	0.00	\$_	0.00			
5e. Insurance	5e.	\$	0.00	\$_	0.00			
5f. Domestic support obligations	5f.	\$	0.00	\$_	0.00			
5g. Union dues	5g.	\$	0.00	\$_	0.00			
5h. Other deductions. Specify: Other	5h.	+\$	25.61	+ \$_	0.00			
6. Add the payroll deductions . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$	1,035.45	\$_	344.57			
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	4,144.67	\$_	2,021.43			
8. List all other income regularly received:								
8a. Net income from rental property and from operating a business, profession, or farm								
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total		Φ.	0.00	Φ.	0.00			
monthly net income.	8a.	\$	0.00	\$_	0.00			
8b. Interest and dividends	8b.	\$	0.00	\$_	0.00			
8c. Family support payments that you, a non-filing spouse, or a depende regularly receive	nt							
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	0.00	\$_	0.00			
8d. Unemployment compensation	8d.	\$	0.00	\$_	0.00			
8e. Social Security	8e.	\$	0.00	\$_	0.00			
8f. Other government assistance that you regularly receive								
Include cash assistance and the value (if known) of any non-cash assistan that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.		\$	0.00	\$_	0.00			
Specify:	8f.							
8g. Pension or retirement income	8g.	\$	0.00	\$_	0.00			
8h. Other monthly income. Specify:	8h.	+\$_	0.00	+\$_	0.00			
9. Add all other income . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$	0.00	\$_	0.00			
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filling spouse.	10.	\$	4,144.67	+ \$_	2,021.43	= \$ <u>6,166.10</u>		
11. State all other regular contributions to the expenses that you list in Sched	lule J			-	-	-		
Include contributions from an unmarried partner, members of your household, y other friends or relatives.	our d	lepend	ents, your roor	mmates,	and			
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.								
Specify:					11.	+ \$0.00		
12. Add the amount in the last column of line 10 to the amount in line 11. The				•		\$_6,166.10		
Combined monthly income								
13. Do you expect an increase or decrease within the year after you file this f	orm?	, 						
Yes. Explain: None								

Case: 15-12497 Doc: 1 Filed: 07/01/15 Page: 19 of 34

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Fill in	this information to identify	your case:				
Debtor	1 John Flynt	Middle Nome		Check if this is:		
Debtor		Middle Name Last Name		An amended fil	ling	
(Spouse	e, if filing) First Name	Middle Name Last Name		An amended in	· ·	petition chapter 13
United	States Bankruptcy Court for the: V	Nestern District of Oklahoma		expenses as of	f the following	date:
Case no (If know				MM / DD / YYYY		
Offic	ial Form 6J					because Debtor 2 hold
Sch	nedule J: You	ur Expenses				12/13
informa		essible. If two married people are filied, attach another sheet to this form				
Part 1	Describe Your Hou	sehold				
,	s a joint case?					
	o. Go to line 2. es. Does Debtor 2 live in a s	separate household?				
	☐ No☐ Yes. Debtor 2 must file	e a separate Schedule J.				
2. Do y o	ou have dependents?	☐ No	Daniel de de caleda está está de		De pendent's	Does dependent live
Do no Debto	ot list Debtor 1 and or 2.	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2		age	with you?
Do no	ot state the dependents'		<u>Daughter</u>	<u>1</u>	minor	No Yes
			Daughter	<u>.</u>	minor	□ No
						Yes No
						Yes
						☐ No
						☐ Yes
						□ No □ Yes
expe	our expenses include nses of people other than self and your dependents?	▼ No □ Yes				u les
Part 2:	Estimate Your Ongoin	ng Monthly Expenses				
		bankruptcy filing date unless you a	re using this form	as a supplement in	a Chapter 13 c	aseto report
expens		kruptcy is filed. If this is a supplement	=		-	
Include	expenses paid for with non	-cash government assistance if you	know the value o	of	W	
		I it on Schedule I: Your Income (Offi	,		Your exper	1Ses
	rent for the ground or lot.	expenses for your residence. Include	first mortgage payr	ments and 4.	\$ <u>1,609</u>	0.46
If no	ot included in line 4:					_
4a.	Real estate taxes			4a.	\$0.0	
4b.	Property, homeowner's, or re			4b.	\$0.0	
4c.	Home maintenance, repair, a			4c.	\$ <u>0.0</u>	
4d.	Homeowner's association or	CODOOMINIUM AUES		4d.	\$ 0.0	N.I

Case: 15-12497 Doc: 1 Filed: 07/01/15 Page: 20 of 34

Debtor 1

John Flynt
First Name Middle Name Last Name

Case number (if known)______

		Yo	our expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$_	0.00
6. Utilities:			
6a. Electricity, heat, natural gas	6a.	\$	300.00
6b. Water, sewer, garbage collection	6b.	\$	40.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	362.00
6d. Other. Specify: Miscellaneous Expenses	6d.	\$	200.00
7. Food and housekeeping supplies	7.	\$	1,000.00
8. Childcare and children's education costs	8.	\$	0.00
9. Clothing, laundry, and dry cleaning	9.	\$	200.00
10. Personal care products and services	10.	\$ \$	50.00
11. Medical and dental expenses	11.	\$	240.00
12. Transportation. Include gas, maintenance, bus or train fare.		Ψ	
Do not include car payments.	12.	\$	500.00
3. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	100.00
4. Charitable contributions and religious donations	14.	\$	0.00
 Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 			
15a. Life insurance	15a.	\$	0.00
15b. Health insurance	15b.	\$	128.00
15c. Vehicle insurance	15c.	\$	227.00
15d. Other insurance. Specify:	15d.	\$	0.00
6. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$	0.00
17. Installment or lease payments:			
17a. Car payments for Vehicle 1	17a.	\$	332.22
17b. Car payments for Vehicle 2	17b.	\$	416.40
17c. Other. Specify: See Schedule Attached	17c.	\$	678.37
17d. Other. Specify:	17d.	\$	
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).	18.	\$	0.00
19. Other payments you make to support others who do not live with you.		\$	0.00
Specify:	19.	Ψ	
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income	ome.		
20a. Mortgages on other property	20a.	\$	0.00
20b. Real estate taxes	20b.	\$	0.00
20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
20e. Homeowner's association or condominium dues	20e.	\$	0.00

Case: 15-12497 Doc: 1 Filed: 07/01/15 Page: 21 of 34

Debtor 1	ebtor 1 John Flynt First Name Middle Name Last Name			Cas	Case number (if known)				
Other.	Specify: Cos	ts For Daught	ers' Extracurricular Spor	rts	21.	+\$	200.00		
. Your m	nonthly expen	ses. Add lines 4	through 21.			\$	6,583.45		
The res	ult is your mor	nthly expenses.			22.	Ψ	0,000:40		
Calculat	te your month	nly net income.							
23a. Co	opy line 12 (yo	our combined mo	onthly income) from Schedule	I.	23a.	\$	6,166.10		
23b. Co	opy your mont	hly expenses fro	m line 22 above.		23b.	-\$	6,583.45		
	•		from your monthly income.			\$	-417.35		
ır	ne result is you	ur monthly net ind	come.		23c.				
For exar	mple, do you e	expect to finish pa	ase in your expenses within aying for your car loan within t ease because of a modificatio	he year or do you expect	t your				
☐ Yes.	None								

IN RE Flynt, John

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Continuation Sheet - Page 1 of 1

Other Installment Payments (DEBTOR)

Spouse's Monthly Payments For Credit Cards No Longer Used

Spouse's Student Loan Payments

13.37

Spouse's Attorney Fee Payments

150.00

Doc: 1

Case: 15-12497

Filed: 07/01/15

Page: 22 of 34

Doc: 1 Filed: 07/01/15 Page: 23 of 34

IN RE Flynt, John Case No. __ Debtor(s) (If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

Date: July 1, 2015	Signature: /s/ John Flyi	t Debto
	John Flynt	
Date:	Signature:	(Joint Debtor, if any)
		[If joint case, both spouses must sign.]
DECLARATION AND	SIGNATURE OF NON-ATTORNEY	BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
compensation and have provided t and 342 (b); and, (3) if rules or g	he debtor with a copy of this document uidelines have been promulgated pursu we given the debtor notice of the maxim	preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by a maximum to 11 u.S.C. § 110(h) setting any document for filing for a debtor or accepting
Printed or Typed Name and Title, if an	y, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
	r is not an individual, state the name,	title (if any), address, and social security number of the officer, principal,
Address		
Signature of Bankruptcy Petition Prepa	rer	Date
Names and Social Security number is not an individual:	s of all other individuals who prepared of	r assisted in preparing this document, unless the bankruptcy petition preparer
If more than one person prepared	this document, attach additional signed	l sheets conforming to the appropriate Official Form for each person.
A bankruptcy petition preparer's f imprisonment or both. 11 U.S.C.		tle 11 and the Federal Rules of Bankruptcy Procedure may result in fines or
DECLARATION U	INDER PENALTY OF PERJURY	ON BEHALF OF CORPORATION OR PARTNERSHIP
I, the	(the pr	esident or other officer or an authorized agent of the corporation or a
member or an authorized agent (corporation or partnership) na schedules, consisting of knowledge, information, and be	sheets (total shown on summar	under penalty of perjury that I have read the foregoing summary and y page plus 1), and that they are true and correct to the best of my
Date:	Signature:	
		(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Filed: 07/01/15 Page: 24 of 34 Case: 15-12497 Doc: 1

B7 (Official Form 7) (04/13)

United States Bankruptcy Court Western District of Oklahoma

IN RE:		Case No
Flynt, John		Chapter 7
	Debtor(s)	1

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101(2),(31).

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

7,082.04 2014 income from employment

24,178.00 2014 income from operation of business

18,821.62 2013 income from employmentt

12.484.00 2013 income from operation of business

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Filed: 07/01/15 Case: 15-12497 Doc: 1 Page: 25 of 34

AMOUNT AMOUNT NAME AND ADDRESS OF CREDITOR DATES OF PAYMENTS STILL OWING **PAID Bank Of Oklahoma** May and June 3,218.92 244,921.32

P.O. Box 35688 Tulsa, OK 74172

Bank Of Oklahoma monthly 2,245.86 0.00

P.O. Box 35688 Tulsa, OK 74172

Payments are made on debtor and his wife's vehicles, which are titled in the name of spouse, who is also the only person on the notes.

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,255.* If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT STATUS OR NATURE OF PROCEEDING AND CASE NUMBER AND LOCATION DISPOSITION

or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Discover Bank v. Johnny Flynt; collections **Cleveland County** judgment obtained and Case No. CJ-2014-1552 garnishment issued

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

525 Loyd Lane, Moore, OK 73160

	Case: 15-12497 - 1	DOC: 1 Filed: 07/01/15 Pa	ge: 26 01 34
). Pa	yments related to debt counseling or bankruptcy		
None	List all payments made or property transferred by or consolidation, relief under the bankruptcy law or prep of this case.		
Ryar 2434	TE AND ADDRESS OF PAYEE O	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 04/2015	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 1,200.00
219 \$	ket Debt Counseling SW Stark Street, Suite 200 and, OR 97204-0000	June/2015	36.00
0. O	ther transfers		
None	a. List all other property, other than property transfer absolutely or as security within two years immediate chapter 13 must include transfers by either or both spetition is not filed.)	tely preceding the commencement of this case	se. (Married debtors filing under chapter 12 o
None	b. List all property transferred by the debtor within ter device of which the debtor is a beneficiary.	n years immediately preceding the commence	ement of this case to a self-settled trust or simila
11. C	losed financial accounts		
None	List all financial accounts and instruments held in the transferred within one year immediately preceding certificates of deposit, or other instruments; shares a brokerage houses and other financial institutions. (No accounts or instruments held by or for either or both petition is not filed.)	the commencement of this case. Include cand share accounts held in banks, credit union Married debtors filing under chapter 12 or chapter 12 o	hecking, savings, or other financial accounts ons, pension funds, cooperatives, associations napter 13 must include information concerning
NAM	E AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
One	c Of Oklahoma Williams Center a, OK 74172	Checking Account	\$0.00/June 29, 2015
12. Sa	afe deposit boxes		
None	List each safe deposit or other box or depository in v preceding the commencement of this case. (Married both spouses whether or not a joint petition is filed,	debtors filing under chapter 12 or chapter 13	must include boxes or depositories of either of
13. S	etoffs		
	List all setoffs made by any creditor, including a bank case. (Married debtors filing under chapter 12 or chapetition is filed, unless the spouses are separated and	apter 13 must include information concerning	
14. P	roperty held for another person		
None	List all property owned by another person that the de	ebtor holds or controls.	
15. P	rior address of debtor		
None	If debtor has moved within three years immediately that period and vacated prior to the commencement		

NAME USED **Same**

DATES OF OCCUPANCY **2004-2012**

Case: 15-12497 Filed: 07/01/15 Page: 27 of 34 Doc: 1

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER **INDIVIDUAL** TAXPAYER-I.D. NO. (ITIN)/COMPLETE EIN

NAME John Flynt **ADDRESS** 8900 Gateway Terr, Suite 24

Oklahoma City, OK 73160-0000

NATURE OF **BUSINESS** Spa Servicing

BEGINNING AND ENDING DATES

1997-2014

 \checkmark

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

 \checkmark

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Case: 15-12497 Doc: 1 Filed: 07/01/15 Page: 28 of 34

	Cas	e. 15-12497 L	JOC. 1	Filed. 07	101/19	Page. 28 01 34
19. B	Books, records and financial s	statements				
None	a. List all bookkeepers and ackeeping of books of account			rs immediately	preceding th	ne filing of this bankruptcy case kept or supervised the
Euba 3020	ME AND ADDRESS anks Tax Service O S. Wofford Ave. ahoma City, OK 73115			SERVICES R during tax se		
None	b. List all firms or individuals and records, or prepared a fir	•		itely preceding	the filing of t	his bankruptcy case have audited the books of account
NAM N/A	ME AND ADDRESS		DATES	SERVICES R	ENDERED	
None					ase were in p	possession of the books of account and records of the
None	d. List all financial institution the debtor within the two ye					agencies, to whom a financial statement was issued by
20. Iı	nventories					
None	, a. Dist the dates of the last tv		our proper	ty, the name of	of the person	who supervised the taking of each inventory, and the
None	b. List the name and address	of the person having po	ssession of	f the records o	f each of the	two inventories reported in a., above.

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

23. Withdrawals from a partnership or distributions by a corporation

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

24. Tax Consolidation Group

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

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Case: 15-12497 Doc: 1 Filed: 07/01/15 Page: 29 of 34

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: July 1, 2015	Signature /s/ John Flynt	
	of Debtor	John Flyn
Date:	Signature	
	of Joint Debtor	
	(if any)	
	0 continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

Case: 15-12497 Doc: 1 Filed: 07/01/15 Page: 30 of 34

United States Bankruptcy Court Western District of Oklahoma

IN	RE:	Case No		
Fly	rnt, John	Chapter 7		
	Debtor(s	,		
		COMPENSATION OF ATTORNEY FOR DEB		
1.		16(b), I certify that I am the attorney for the above-named debtor(s) are agreed to be paid to me, for services rendered or to be rendered on bes:		
	For legal services, I have agreed to accept		\$	1,200.00
	Prior to the filing of this statement I have received		\$	1,200.00
	Balance Due		\$	
2.	The source of the compensation paid to me was:	ebtor Other (specify):		
3.	The source of compensation to be paid to me is: \Box D	ebtor Other (specify):		
4.	I have not agreed to share the above-disclosed comp	pensation with any other person unless they are members and associate	s of my law firm.	
	I have agreed to share the above-disclosed compens together with a list of the names of the people sharing	sation with a person or persons who are not members or associates of ang in the compensation, is attached.	my law firm. A copy of t	he agreement,
5.	In return for the above-disclosed fee, I have agreed to ren	nder legal service for all aspects of the bankruptcy case, including:		
	b. Preparation and filing of any petition, schedules, sta	tors and confirmation hearing, and any adjourned hearings thereof;	vankruptcy;	
6.	By agreement with the debtor(s), the above disclosed fee	e does not include the following services:		
		CERTIFICATION		
	certify that the foregoing is a complete statement of any agreeding.	greement or arrangement for payment to me for representation of the do	ebtor(s) in this bankruptc	у
	July 1, 2015	/s/ Ryan P. DeArman		
-	Date	Ryan P. DeArman 18691 Ryan P. DeArman, P.L.L.C. 2434 N. Janeway, Suite A Moore, OK 73160 (405) 501-7640 Fax: (405) 445-3023 rdearman@cox.net		

Case: 15-12497 Doc: 1 Filed: 07/01/15 Page: 31 of 34

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

Case: 15-12497

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Doc: 1

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Filed: 07/01/15

Page: 32 of 34

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1167 filing fee, \$550 administrative fee: Total fee \$1717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy forms.html#procedure.

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Case: 15-12497 Doc: 1 Filed: 07/01/15 Page: 33 of 34

United States Bankruptcy Court Western District of Oklahoma

IN RE:		Case No.
Flynt, John		Chapter 7
	Debtor(s)	1

	TICE TO CONSUMER DEB THE BANKRUPTCY COD	
Certificate of [Non-Attor	ney] Bankruptcy Petition Pre	eparer
I, the [non-attorney] bankruptcy petition preparer signing the notice, as required by § 342(b) of the Bankruptcy Code.	debtor's petition, hereby certify the	at I delivered to the debtor the attached
Printed Name and title, if any, of Bankruptcy Petition Prepare Address:	petit the S prin the b	ial Security number (If the bankruptcy tion preparer is not an individual, state Social Security number of the officer, cipal, responsible person, or partner of pankruptcy petition preparer.)
X	(Rec	quired by 11 U.S.C. § 110.)
partner whose Social Security number is provided above.	i, responsible person, or	
Certific	cate of the Debtor	
I (We), the debtor(s), affirm that I (we) have received and rea	d the attached notice, as required b	by § 342(b) of the Bankruptcy Code.
Flynt, John	X /s/ John Flynt	7/01/2015
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debto	or (if any) Date

 $\textbf{Instructions:} \ Attach\ a\ copy\ of\ Form\ B\ 201A,\ Notice\ to\ Consumer\ Debtor(s)\ Under\ \S\ 342(b)\ of\ the\ Bankruptcy\ Code.$

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

Case: 15-12497 Doc: 1 Filed: 07/01/15 Page: 34 of 34

United States Bankruptcy Court Western District of Oklahoma

IN RE:		Case No
Flynt, John		Chapter 7
	Debtor(s)	<u> </u>
	VERIFICATION OF CREDITO	OR MATRIX
The above named debtor(s) h	ereby verify(ies) that the attached matrix listing	ng creditors is true to the best of my(our) knowledge.
Date: July 1, 2015	Signature: /s/ John Flynt	
	John Flynt	Debtor
Date:	Signature:	
·		Joint Debtor, if any